

Information to identify the case:

Debtor 1	<u>Dustin P. Clark</u>	Social Security number or ITIN	xxx-xx-3712
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21196-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dustin P. Clark

7/15/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dustin P. Clark
 Debtor

Case No. 20-21196-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db +Dustin P. Clark, 275 Shirls Avenue, Washington, PA 15301-4166
 15227252 +Honorable David W. Mark, 68 East Pike Street, Suite 205, Canonsburg, PA 15317-1375
 15227253 +Honorable James Saieva Jr., 68 East Pike Street, Suite 205, Canonsburg, PA 15317-1375
 15227254 +James Stout, 312 Needmore Road, Scenery Hill, PA 15360-1621
 15227255 +Jefferson Auto, 879 Jefferson Avenue, Washington, PA 15301-3858
 15227258 +Ratchford Law Group, PC, Michael F. Ratchford, Esquire, 54 Glenmaura National Blvd., Suite 104, Moosic, PA 18507-2161
 15227259 #+Robin Clark, 392 Hancock Street, Washington, PA 15301-5780
 15227261 +Synergetic Communications, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
 15227262 +Triad Financial Services, 13901 S. Sutton Park Drive, Jacksonville, FL 32224-0230
 15227264 +Vacuum Payment Processors, Inc., 8901 E Pima Center Pkwy, Suite 105, Scottsdale, AZ 85258-4447
 15227265 +Vital Recovery Services, Inc, P.O. Box 923747, Peachtree Corners, GA 30010-3747
 15227266 +Washington Estates, 1000 Henderson Ave., Washington, PA 15301-6029

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:18:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:18:17 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jul 16 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

cr +EDI: BASSASSOC.COM Jul 16 2020 08:33:00 United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
 15227251 EDI: ATTWIREBK.COM Jul 16 2020 08:33:00 AT&T, PO Box 5014, Carol Stream, IL 60197-5014
 15227250 EDI: HNDA.COM Jul 16 2020 08:33:00 Americam Honda Finance Corporation, P.O. Box 7829, Philadelphia, PA 19101-7829

15227256 +EDI: AGFINANCE.COM Jul 16 2020 08:33:00 OneMain Financial Group, LLC, 601 NW Second Street, Evansville, IN 47708-1013

15227257 EDI: PRA.COM Jul 16 2020 08:33:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541

15227311 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15227260 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank/Walmart, PO Box 965033, Orlando, FL 32896-5033

15227263 +E-mail/Text: EBankruptcy@UCFS.NET Jul 16 2020 05:19:35 United Consumers Financial, SVC, 865 Bassett Rd., Westlake, OH 44145-1194

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RHP Partners Capital, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jul 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

Anthony M. Moody on behalf of Debtor Dustin P. Clark amoody@moodylawoffices.com,
moodyar81455@notify.bestcase.com
James Warmbrodt on behalf of Creditor RHP Partners Capital, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com

TOTAL: 4